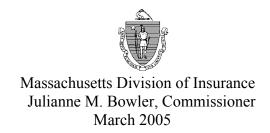
REPORT ON LONG-TERM CARE INSURANCE

The Results of a 2002 Survey



Acknowledgement

The enclosed report was prepared by the Health Unit staff of the Massachusetts Division of Insurance ("Division"). Kevin P. Beagan, MPP, MPH, Director of the Health Unit in the State Rating Bureau of the Division and Robert L. McLaughlin, Senior Health Analyst provided analysis and preparation of this report. The report is based on responses certified by insurance company officers reflecting the experience of the company in the long-term care insurance market. The Division has not audited or otherwise verified that the responses are accurate.

Background information was obtained from the Division's information guide "<u>Your Options for Financing Long-Term Care</u>: A Massachusetts Guide."

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